

**Listing of Claims:**

This listing of claims will replace all prior versions and listings of claims in the application:

Claims 1-45 (Canceled)

46. (Currently Amended) A ~~computer-implemented~~ method for facilitating a transaction between a buyer and a seller in an online commerce system that includes a buyer computer operated by a buyer, a seller computer operated by a seller, a transaction facilitator comprising a network-accessible transaction computer that facilitates commercial transactions between buyers and sellers, a pre-authorized shipping service that maintains a network-accessible shipping service tracking database, and a payment enabling system operated by a payment enabler, the method ~~comprising: comprising the computer-implemented steps of:~~  
receiving transaction information from the transaction computer in response to a proposed transaction between the buyer and the seller facilitated by the transaction facilitator, the transaction information including a transaction amount;  
communicating, in response to receipt of the transaction information, information to the buyer computer in response to receipt of the transaction information for displaying payment instrument selection information and enabling the selection of one of a plurality of payment instruments for making payment to the seller;  
receiving information from the buyer computer indicating selection by the buyer of a payment instrument for making payment to the seller;  
requesting, electronically, authorization for payment in an amount of at least the transaction amount for the selected payment instrument from a payment instrument processor associated with the selected payment instrument;  
communicating, in response to receipt of information from the payment instrument processor for the selected payment instrument indicating authorization for a payment in at least the transaction amount, instructions to the seller computer to ship the goods using the pre-authorized shipping service in response to receipt of information from the payment instrument

processor for the selected payment instrument indicating authorization for a payment in at least the transaction amount;

associating the transaction information with a tracking number for the shipment of the goods from the seller to the buyer using the shipping service;

querying the shipping service tracking database based on the tracking number to determine whether the goods have been delivered to the buyer;

determining, based at least in part on information from the query to the shipping service database indicating that the goods have been delivered to the buyer, whether the goods have been acceptably delivered to the buyer as of an indicated delivery date, based at least in part on information from the query to the shipping service database indicating that the goods have been delivered to the buyer; and

effecting, in response to determining that the goods have been acceptably delivered to the buyer as of the indicated delivery date, completion of the transaction by communicating an instruction to the payment instrument processor to make payment to the seller in response to determining that the goods have been acceptably delivered to the buyer as of the indicated delivery date.

47. (Currently Amended) The method of claim 46, further ~~comprising: comprising the step of~~

receiving payment instrument registration information input by a buyer using the buyer computer, the payment instrument registration information including buyer information.

48. (Previously Presented) The method of claim 47, wherein the payment registration information obtained from the buyer computer is utilized to obtain preauthorization of a payment limit for the selected payment instrument from the payment instrument processor.

49. (Currently Amended) The method of claim 47, further ~~comprising: comprising the step of~~

storing a payment instrument registration record including data corresponding to the buyer information, the selected payment instrument, and buyer financial information.

50. (Previously Presented) The method of claim 49, wherein the buyer financial information comprises a payment limit amount for the selected payment instrument.

51. (Currently Amended) The method of claim 46, further ~~comprising: comprising the step of~~

communicating information to the buyer computer for displaying a graphical user interface for entry of information by the buyer for indicating acceptance or rejection of the goods, [[and]]

wherein ~~the step of~~ determining that the goods have been acceptably delivered to the buyer comprises either (a) receipt of information from the buyer indicating acceptance of the goods or (b) determining that the buyer has failed to indicate rejection of the goods within a predetermined period of time for rejection.

52. (Currently Amended) The method of claim 46, wherein ~~the step of~~ determining that the goods have been acceptably delivered to the buyer comprises ~~receipt of~~ receiving an acceptance of the goods input by the buyer through a graphical user interface displayed at the buyer computer.

53. (Currently Amended) The method of claim 46, wherein ~~the step of~~ determining that the goods have been acceptably delivered to the buyer comprises determining that a rejection of the goods by the buyer has not been received within a predetermined time after the indicated delivery date.

54. (Currently Amended) The method of claim 46, further ~~comprising: comprising the step of~~

obtaining funds from the buyer through the selected payment instrument prior to ~~the step of~~ communicating instructions to the seller to ship the goods.

55. (Currently Amended) The method of claim 54, further ~~comprising: comprising the step of~~

transferring the buyer funds to an intermediary prior to the step of communicating instructions to the seller to ship the goods.

56. (Previously Presented) The method of claim 46, wherein the payment instrument is a payment instrument selected by the buyer and selected from the group comprising: a bank account, a virtual private payment account, a paper check, flash cash, and credit card.

57. (Currently Amended) The method of claim 46, wherein ~~the step of~~ requesting authorization for payment from a payment instrument processor comprises determining that the risk of nonpayment by the buyer has been assumed by the payment instrument processor.

58. (Currently Amended) The method of claim 57, wherein ~~the step of~~ determining that the risk of nonpayment has been assumed by the payment instrument processor comprises determining that the funds have been acquired from the buyer in a prearranged deposit.

59. (Currently Amended) The method of claim 57, wherein ~~the step of~~ determining that the risk of nonpayment has been assumed by the payment instrument processor comprises determining that the funds have been authorized for payment by a credit card transaction processor.

60. (Currently Amended) The method of claim 57, wherein ~~the step of~~ determining that the risk of nonpayment has been assumed by the payment instrument processor comprises determining that the funds are available for electronic funds transfer from a bank account.

61. (Currently Amended) The method of claim 57, wherein ~~the step of~~ determining that the risk of nonpayment has been assumed by the payment instrument processor comprises determining that the funds are available through a virtual private payment account.

62. (Currently Amended) The method of claim 57, wherein ~~the step of~~ determining that the risk of nonpayment has been assumed by the payment instrument processor comprises determining that the funds are available from a prearranged check deposit.

63. (Currently Amended) The method of claim 46, wherein the amount for which authorization is sought ~~in the requesting step~~ includes a transaction fee.

64. (Currently Amended) The method of claim 46, further comprising: ~~comprising the step of~~  
effecting a refund to the buyer in response to a determination that the goods have not been acceptably delivered to the buyer.

65. (Currently Amended) The method of claim 64, wherein ~~the step of~~ effecting a refund to the buyer comprises: ~~comprises the steps of~~  
notifying the seller that the goods have not been acceptably delivered to the buyer;  
communicating instructions to the buyer to ship the goods back to the seller using a pre-authorized shipping service;  
querying a shipping service tracking database in response to receipt of information from the shipping service including a tracking number associated with the shipment of the goods from the buyer back to the seller using the shipping service, a shipping service tracking database based on the tracking number to determine whether the goods have been returned to the seller;  
determining whether the goods have been acceptably returned to the seller based at least in part on information from the shipping service database indicating that the goods have been returned to the seller, whether the goods have been acceptably returned to the seller; and  
effecting a refund of the funds to the buyer in response to a determination that the goods have been acceptably returned to the seller, refund of the funds to the buyer.

66. (Currently Amended) The method of claim 46, wherein ~~the step of~~ querying the shipping service tracking database includes ~~the step of~~ obtaining information indicating the delivery date of the goods to the buyer, and further comprising: ~~comprising the step of~~

effecting a refund of the funds to the buyer in response to receipt of notification from the buyer indicating a rejection of the goods within a predetermined period of time for rejection after the indicated delivery date, a refund of the funds to the buyer.

67. (Currently Amended) The method of claim 46, wherein ~~the step of~~ associating a tracking number for the shipment of the goods results comprises generating a number at the payment enabling system and providing the tracking number to the seller for provision to the shipping service.

68. (Currently Amended) The method of claim 46, wherein ~~the step of~~ associating a tracking number for the shipment of the goods comprises obtaining the tracking number from the seller.

69-92. (Previously Cancelled)

93. (Currently Amended) A computer-implemented method for facilitating transactions between a buyer and a seller in an online commerce system that includes a buyer computer operated by the buyer, a seller computer operated by the seller, a transaction facilitator comprising a network-accessible transaction computer that facilitates commercial transactions between buyers and sellers, a pre-authorized shipping service that maintains a network-accessible shipping service tracking database, and a payment enabling system operated by a payment enabler, the method comprising: ~~comprising the computer-implemented steps of:~~

receiving payment instrument registration information input by the buyer through the buyer computer, the payment instrument registration information including buyer information and indicating a payment instrument chosen by the buyer for effecting payment to the seller in connection with the transaction;

receiving transaction information from the transaction computer in response to a proposed transaction between the buyer and the seller facilitated by the transaction facilitator, the transaction information including a transaction amount;

requesting electronically authorization for payment in an amount of at least the transaction amount for the payment instrument from a payment instrument processor;

notifying the seller that payment in connection with the transaction has been arranged and providing instructions to the seller to ship the goods using the pre-authorized shipping service in response to receipt of information from the payment instrument processor for the payment instrument indicating authorization for a payment in at least the transaction amount, the seller that payment in connection with the transaction has been arranged and providing instructions to the seller to ship the goods using the pre-authorized shipping service;

generating a tracking number associated with the shipment of the goods from the seller to the buyer using the shipping service;

querying the shipping service tracking database based on the tracking number to determine whether the goods have been delivered to the buyer;

determining whether the goods have been acceptably delivered to the buyer as of an indicated delivery date based at least in part on information from the shipping service database indicating that the goods have been delivered to the buyer, whether the goods have been acceptably delivered to the buyer as of an indicated delivery date; and

effecting completion of the transaction by communicating an instruction to the payment instrument processor to make payment to the seller via the payment instrument in response to a determination that the goods have been acceptably delivered to the buyer as of the indicated delivery date, completion of the transaction by communicating an instruction to the payment instrument processor to make payment to the seller.

94. (Previously Presented) The method of claim 93, wherein the payment instrument registration information is obtained from the buyer through a graphic user interface displayed via the buyer computer.

95. (Previously Presented) The method of claim 93, wherein the payment registration information obtained from the buyer computer is utilized to obtain preauthorization of a payment limit for the selected payment instrument from the payment instrument processor.

96. (Currently Amended) The method of claim 93, further ~~comprising~~: ~~comprising the step of~~

storing a payment instrument registration record including data corresponding to the buyer information, the payment instrument, and buyer financial information.

97. (Previously Presented) The method of claim 96, wherein the buyer financial information comprises a payment limit amount for the payment instrument.

98. (Currently Amended) The method of claim 93, further ~~comprising~~: ~~comprising the step of~~

communicating information to the buyer computer for displaying a graphical user interface for entry of information by the buyer for indicating acceptance or rejection of the goods, [[and]]

wherein ~~the step of~~ determining that the goods have been acceptably delivered to the buyer comprises either (a) receipt of information from the buyer indicating acceptance of the goods or (b) determining that the buyer has failed to indicate rejection of the goods within a predetermined period of time for rejection.

99. (Currently Amended) The method of claim 93, wherein ~~the step of~~ notifying the seller includes communicating information to the seller that payment is guaranteed upon receipt and upon the goods being acceptably delivered.

100. (Currently Amended) The method of claim 93, wherein ~~the step of~~ determining that the goods have been acceptably delivered to the buyer comprises ~~receipt of~~ receiving an acceptance of the goods input by the buyer through a graphical user interface displayed at the buyer computer.

101. (Currently Amended) The method of claim 93, wherein ~~the step of~~ determining that the goods have been acceptably delivered to the buyer comprises determining that a rejection



of the goods by the buyer has not been received within a predetermined time after the indicated delivery date.

102. (Currently Amended) The method of claim 93, further ~~comprising: comprising the step of~~

obtaining funds from the buyer through the payment instrument prior to ~~the step of~~ notifying the seller.

103. (Currently Amended) The method of claim 102, further ~~comprising: comprising the step of~~

transferring the buyer funds to an intermediary prior to ~~the step of~~ notifying the seller.

104. (Previously Presented) The method of claim 93, wherein the payment instrument is a selected payment instrument from a plurality of payment instruments, and is selected from the group comprising: a bank account, a virtual private payment account, a paper check, flash cash, and credit card.

105. (Currently Amended) The method of claim 93, wherein ~~the step of~~ requesting authorization for payment from a payment instrument processor comprises determining that the risk of nonpayment by the buyer has been assumed by the payment instrument processor.

106. (Currently Amended) The method of claim 105, wherein ~~the step of~~ determining that the risk of nonpayment has been assumed by the payment instrument processor comprises determining that the funds have been acquired from the buyer in a prearranged deposit.

107. (Currently Amended) The method of claim 105, wherein ~~the step of~~ determining that the risk of nonpayment has been assumed by the payment instrument processor comprises determining that the funds have been authorized for payment by a credit card transaction processor.

108. (Currently Amended) The method of claim 105, wherein ~~the step of~~ determining that the risk of nonpayment has been assumed by the payment instrument processor comprises determining that the funds are available for electronic funds transfer from a bank account.

109. (Currently Amended) The method of claim 105, wherein ~~the step of~~ determining that the risk of nonpayment has been assumed by the payment instrument processor comprises determining that the funds are available through a virtual private payment account.

110. (Currently Amended) The method of claim 105, wherein ~~the step of~~ determining that the risk of nonpayment has been assumed by the payment instrument processor comprises determining that the funds are available from a prearranged check deposit.

111. (Currently Amended) The method of claim 93, wherein the amount for which authorization is sought ~~in the requesting step~~ includes a transaction fee.

112. (Currently Amended) The method of claim 93, further ~~comprising: comprising the step of~~ communicating information from the payment enabling system to the buyer computer for displaying information corresponding to one or more payment instrument types selectable by the buyer for providing funds for the transaction.

113. (Currently Amended) The method of claim 93, further ~~comprising: comprising the step of~~ effecting a refund to the buyer in response to a determination that the goods have not been acceptably delivered to the buyer.

114. (Currently Amended) The method of claim 113, wherein ~~the step of~~ effecting a refund to the buyer ~~comprises: comprises the steps of:~~ notifying the seller that the goods have not been acceptably delivered to the buyer;

communicating instructions to the buyer to ship the goods back to the seller using a pre-authorized shipping service;

querying a shipping service tracking database in response to receipt of information from the shipping service including a tracking number associated with the shipment of the goods from the buyer back to the seller using the shipping service, a shipping service tracking database based on the tracking number to determine whether the goods have been returned to the seller;

determining whether the goods have been acceptably returned to the seller based at least in part on information from the shipping service database indicating that the goods have been returned to the seller, whether the goods have been acceptably returned to the seller; and

in response to determining that the goods have been acceptably returned to the seller, effecting refund of the funds to the buyer in response to determining that the goods have been acceptably returned to the seller.

115. (Currently Amended) The method of claim 93, wherein ~~the step of~~ querying the shipping service tracking database includes ~~the step of~~ obtaining information indicating the delivery date of the goods to the buyer, and further comprising: ~~comprising the step of~~ effecting a refund of the funds to the buyer in response to receipt of notification from the buyer indicating a rejection of the goods within a predetermined period of time for rejection after the indicated delivery date, a refund of the funds to the buyer.

116. (Currently Amended) The method of claim 93, wherein ~~the step of~~ generating a tracking number associated with the shipment of the goods from the seller to the buyer using the shipping service comprises generating a number at the payment enabling system and providing the tracking number to the seller for provision to the shipping service.

117. (Currently Amended) The method of claim 93, wherein ~~the step of~~ generating a tracking number associated with the shipment of the goods from the seller to the buyer using the shipping service comprises obtaining the tracking number from the seller.

118 - 190. (Previously Cancelled)